

Information to identify the case:

Debtor 1

Deanna Faye Williams

Social Security number or ITIN xxx-xx-2881

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of Minnesota

Case number: 22-41355

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deanna Faye Williams

By the court: William J Fisher
United States Bankruptcy Judge

12/6/22

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Deanna Faye Williams
Debtor

Case No. 22-41355-WJF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-4
Date Rcvd: Dec 07, 2022

User: admin
Form ID: mnbb318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db	+ Deanna Faye Williams, 25660 3rd Street West Apt. 214, Zimmerman, MN 55398-4587
62859199	+ Brenda Williams, 28220 131st St. NW, Zimmerman MN 55398-9443
62859200	+ Campbell Properties, 3324 10th Ave NE, Sauk Rapids MN 56379-2483
62859208	+ Emergency Physicians, PA, PO Box 251449, Plano TX 75025-1449
62859209	+ Fairview, PO BOX 1221, Minneapolis MN 55440-1221
62859218	Park Nicollet, 3800 Park Nicollet Blvd., Minneapolis MN 55416-2699
62873972	SCSU, AS 123 Attn: Collections, 720 4th Ave South, St. Cloud, MN 56301-4498

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ EDI: MINNDEPREV.COM	Dec 08 2022 02:43:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpregion12.mn.ecf@usdoj.gov	Dec 07 2022 21:37:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Dec 07 2022 21:37:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
cr	Email/Text: bankruptcy@myspire.com	Dec 07 2022 21:37:00	Spire Credit Union, 2025 Larpenteur Avenue West, Falcon Heights, MN 55113
62859197	+ Email/Text: backoffice@affirm.com	Dec 07 2022 21:38:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh PA 15212-5862
62859198	+ EDI: CITICORP.COM	Dec 08 2022 02:43:00	Best Buy Credit Services, PO Box 790441, Saint Louis MO 63179-0441
62859201	+ EDI: CAPITALONE.COM	Dec 08 2022 02:43:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City UT 84130-0285
62859203	+ EDI: CITICORP.COM	Dec 08 2022 02:43:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis MO 63179-0034
62859204	+ EDI: WFNNB.COM	Dec 08 2022 02:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus OH 43218-2125
62859205	+ EDI: WFNNB.COM	Dec 08 2022 02:43:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus OH 43218-2125
62859206	+ EDI: WFNNB.COM	Dec 08 2022 02:43:00	Comenity Capital/famous, Attn: Bankruptcy, Pob 182125, Columbus OH 43218-2125
62859210	+ Email/Text: bncnotifications@pheaa.org	Dec 07 2022 21:37:00	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg PA 17106-9184
62859211	EDI: IRS.COM	Dec 08 2022 02:43:00	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62859212	Email/Text: PBNCNotifications@peritussservices.com	Dec 07 2022 21:37:00	Kohls/Capital One, PO Box 3120, Milwaukee WI

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62859213	Email/Text: bankruptcy@loanme.com	Dec 07 2022 21:37:00	53201-3120 Loan Me, 1900 S State College Blvd #300, Anaheim CA 92806
62859216	+ EDI: MINNDEPREV.COM	Dec 08 2022 02:43:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62859214	Email/Text: bankruptcy.notices@northmemorial.com	Dec 07 2022 21:37:00	Maple Grove Hopsital, 3300 Oakdale Ave N, Minneapolis MN 55422-2926
62859215	+ Email/Text: rcmbankruptcynotices@allina.com	Dec 07 2022 21:37:00	Mercy Hospital, 4050 Coon Rapids Blvd, Coon Rapids MN 55433-2522
62859219	+ Email/Text: bankruptcy@petalcard.com	Dec 07 2022 21:37:26	Petal Card 1/webbank, Attn: Bankruptcy Dept, Po Box 105168, Atlanta GA 30348-5168
62859221	Email/Text: bankruptcy@myspire.com	Dec 07 2022 21:37:00	Spire Credit Union, 2025 Larpenteur Ave, Falcon Heights MN 55113
62859220	Email/Text: bankruptcy@myspire.com	Dec 07 2022 21:37:00	Spire Credit Union, Attn: Bankruptcy Dept., 2025 Larpentur Ave West, Falcon Heights MN 55113
62859222	+ EDI: RMSC.COM	Dec 08 2022 02:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando FL 32896-5060
62859223	+ EDI: RMSC.COM	Dec 08 2022 02:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando FL 32896-5064
62859224	+ EDI: RMSC.COM	Dec 08 2022 02:43:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando FL 32896-5064
62859225	+ EDI: RMSC.COM	Dec 08 2022 02:43:00	Synchrony/Paypal, P.O. Box 105972, Atlanta GA 30348-5972
62859202	Email/Text: BankruptcyNotices@schear.net	Dec 07 2022 21:37:00	CC Connect, 205 Sugar Camp Circle, Dayton OH 45409
62859226	+ EDI: WTRRN BANK.COM	Dec 08 2022 02:43:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis MN 55440-9475

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
62859207		Dad
62859217		Mom

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

District/off: 0864-4

User: admin

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Date Rcvd: Dec 07, 2022

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2022 at the address(es) listed below:

Name	Email Address
Daniel M. Duffek	on behalf of Creditor Spire Credit Union dduffek@schindelsegal.com
Erik Ahlgren	trustee@prtcl.com MN23@ecfcbis.com,erik@ahlgrenlawoffice.net
US Trustee	ustpregion12.mn.ecf@usdoj.gov
Wesley W. Scott	on behalf of Debtor 1 Deanna Faye Williams samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com

TOTAL: 4